

INTRUST FINANCIAL

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Yes you can.

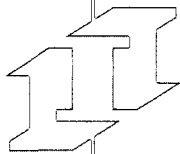
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THOMSON  
FINANCIAL

 INTRUST.

2001 Annual Report



# LEADERSHIP

"WHAT SETS US APART ARE THE PERSONAL RELATIONSHIPS WITH OUR CUSTOMERS, ACHIEVED BY BLENDING HIGH-TECH AND HIGH-TOUCH QUALITIES. WHILE WE MUST INCORPORATE NEW TECHNOLOGY IT WILL NEVER REPLACE THESE RELATIONSHIPS. OUR CONTINUED GROWTH IS AN OUTCOME OF PROVIDING THE RIGHT PRODUCTS AT THE RIGHT LEVEL OF SERVICE TO MEET THE NEEDS OF OUR CUSTOMERS."

— *Charlie Chandler, Chairman, President and CEO*

Can I count on my bank to remain poised for growth?

*Yes you can.*

INTRUST Financial Corporation, along with its principal subsidiary, INTRUST Bank N.A., based in Wichita, Kansas, is one of the leading financial service providers in the region, offering a comprehensive line of financial service products to businesses and consumers. With assets in excess of \$2.5 billion and locations in Andover, Augusta, Clay Center, Derby, El Dorado, Emporia, Eureka, Gardner, Haysville, Holton, Iola, Lawrence, Manhattan, Ottawa, Overland Park, Prairie Village, Shawnee, Topeka, Valley Center and Wichita, Kansas – as well as Moore, Mustang and Oklahoma City, Oklahoma – INTRUST continues a strong commitment to its customers and to the communities it serves.

Dear Shareholders:

INTRUST Financial Corporation is pleased to report another successful year, with record earnings for the fourth consecutive year. Net income increased 5.59%, while total assets reached a new high of \$7,555,497,000 at year end.

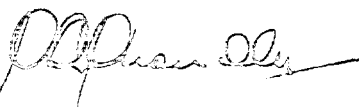
Of particular note is the growth and development of INTRUST's community banks outside of the Wichita area. Having built strong teams based on the unique needs of each market, we now must focus on these communities, demonstrating our commitment to quality hometown service.

Another important accomplishment in 2001 was the continued development of our private and institutional Wealth Management services. We have particularly focused on expanding our capabilities in Northeast Kansas and Oklahoma, leveraging our resources to offer a greater range of services to all INTRUST customers. Our alliance with SunGard, one of the nation's premier investment management technology companies, is providing greater flexibility and expanded product capability, allowing INTRUST to remain at the forefront of a very competitive industry.

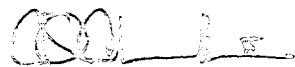
E-commerce will also play a major role in the year to come, as we prepare to formally launch our innovative Business Internet Banking service. This service will provide real-time access to financial information for business managers who demand accurate, timely information for decision-making purposes.

Overall, INTRUST's performance is particularly gratifying when viewed in relation to the challenging economic climate of 2001. Poor overall market performance, coupled with an unprecedented decline in interest rates, created significant challenges for us. This economic environment was complicated by the tragic events of September 11, which created an atmosphere of caution among both commercial and consumer customers. In view of these conditions, the fact that we maintained such strong performance is an accomplishment of which we can be proud.

As we look ahead, we recognize that it is INTRUST's ongoing commitment to quality customer service that forms the basis of our continued success. This pledge manifests itself in the services we provide, the relationships we build, and the care and dedication we show to our customers. We are proud of the quality and skills of our employees, and of the progress we have made toward becoming the Midwest's premier financial service provider. Thank you for your continued support.

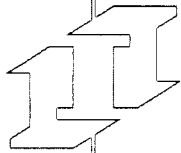


C.Q. "Chuck" Chandler III  
Chairman and CEO,  
INTRUST Financial Corporation



C.Q. "Charlie" Chandler IV  
President, INTRUST Financial Corporation  
Chairman, President and CEO,  
INTRUST Bank, N.A.





# BUSINESS

"ONE OF INTRUST'S BIGGEST ADVANTAGES IS ITS SIZE. WE'RE BIG ENOUGH TO PROVIDE A HIGHER LEVEL OF PRODUCTS AND TECHNOLOGIES THAN ONE COULD FIND AT OTHER COMMUNITY BANKS, BUT SMALL ENOUGH TO STILL PROVIDE THE PERSONALIZED SERVICE CUSTOMERS ARE LOOKING FOR."

—J.V. Lentell, Vice Chairman



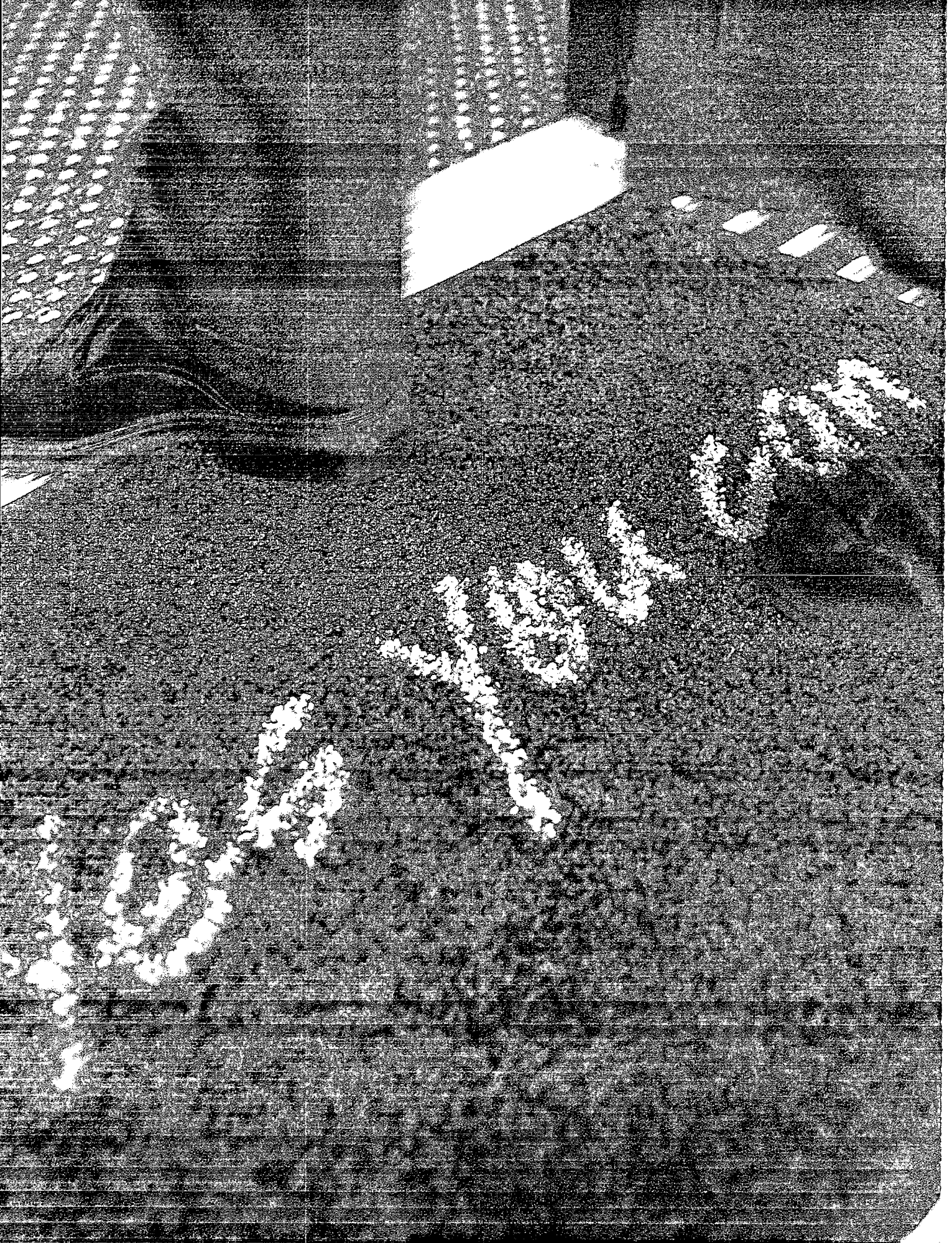
J.V. Lentell,  
Vice Chairman

Can I expect my bank to help my business grow?

*Yes you can.*

When Kansas businesses need financial solutions tailored to their specific needs, they know where to look. INTRUST offers a comprehensive line of products and services designed to meet the needs of any company, from the smallest new business to the largest, most established corporate client. Our commercial bankers are recognized as the most experienced professionals in the region, and are well known in the business community for their knowledgeable service and quick response to inquiries. Because loan decisions are made locally, INTRUST customers can count on the financing they need when they need it.







Ed Gard,  
Community Bank President  
El Dorado



Terry Harts,  
Community Bank President  
Manhattan

## Reaching out to new markets.

New commercial customers are discovering the INTRUST difference, as the bank continues to develop its infrastructure throughout the state and beyond. Building upon the Community Bank strategies initiated in 1999, new locations are under construction in Manhattan, Lawrence and Kansas City. These expansions, as well as the completed merger and rebranding of Oklahoma Will Rogers Bank branches under the INTRUST umbrella, have helped to increase our presence throughout the region, resulting in a 16 percent increase in commercial loans among INTRUST locations outside of Wichita.

To further serve commercial customers, INTRUST also integrated new technology to provide Internet banking services to commercial



Mike Maddox,  
Community Bank President  
Lawrence



Stan Rickert,  
Community Bank President  
Kansas City



Michael Wynn,  
Community Bank President  
Oklahoma City



Ed Fort,  
Community Bank President  
Ottawa

customers. Business Internet Banking will allow commercial customers to enjoy the same online services as INTRUST's retail customers, with real-time access to the financial data business need to make informed decisions.

Looking ahead, 2002 will also see the introduction of new Customer Relationship Management software which will help INTRUST staff be more aware of, and responsive to the needs of commercial and retail customers. Because the software will track customer contacts and requests, it will help us bring more resources to bear on their behalf with targeted, personalized services.

# IT'S ALL ABOUT RELATIONSHIPS.

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The high level of personal service INTRUST provides reinforces the strong, long-term relationships at the heart of the bank's success. During 2001, INTRUST capitalized on referrals from many existing customers, and these new relationships stand as a testament to the level of service, professionalism and commitment the bank provides. As waves of bank mergers and acquisitions continue to leave customers uncertain regarding the stability of their financial institutions, INTRUST has proven its commitment to the communities we serve.

Of course, it's not only the quality of service, but the quality of services that attracts new commercial customers. The tailored cash management services available at INTRUST are exceptional, thanks to a staff capable of utilizing the latest technology to meet specific customer goals. Customers also appreciate the availability of international banking services, which are uncommon in a bank the size of INTRUST.

As the nation's 45th-largest agribusiness lender, INTRUST continues to grow its capabilities. Like many of the agribusiness customers we serve, INTRUST is independent and locally owned, with multi-generational leadership that has a long-term view of the future. It is because of this parallel that INTRUST is able to create and maintain such enduring personal relationships. As a result, agribusiness loans increased by 34 percent during 2001, and surveys continue to indicate the highest levels of customer satisfaction.

Increased agribusiness loans

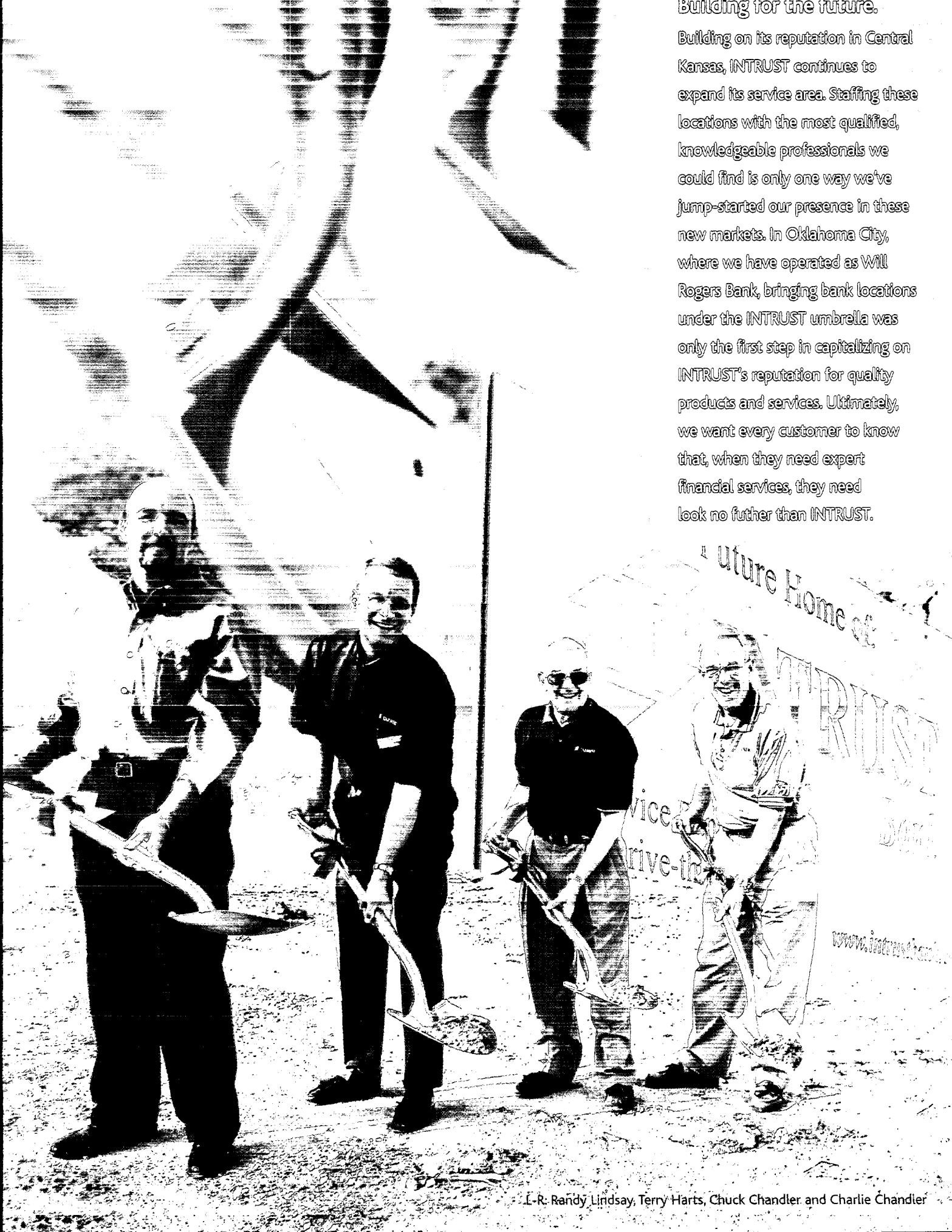
Recognized as the country's 85th-largest commercial lender

Recognized as the country's 45th-largest agribusiness lender

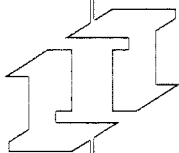


## Building for the future.

Building on its reputation in Central Kansas, INTRUST continues to expand its service area. Staffing these locations with the most qualified, knowledgeable professionals we could find is only one way we've jump-started our presence in these new markets. In Oklahoma City, where we have operated as Will Rogers Bank, bringing bank locations under the INTRUST umbrella was only the first step in capitalizing on INTRUST's reputation for quality products and services. Ultimately, we want every customer to know that, when they need expert financial services, they need look no further than INTRUST.



L-R: Randy Lindsay, Terry Harts, Chuck Chandler and Charlie Chandler



# INVESTMENTS

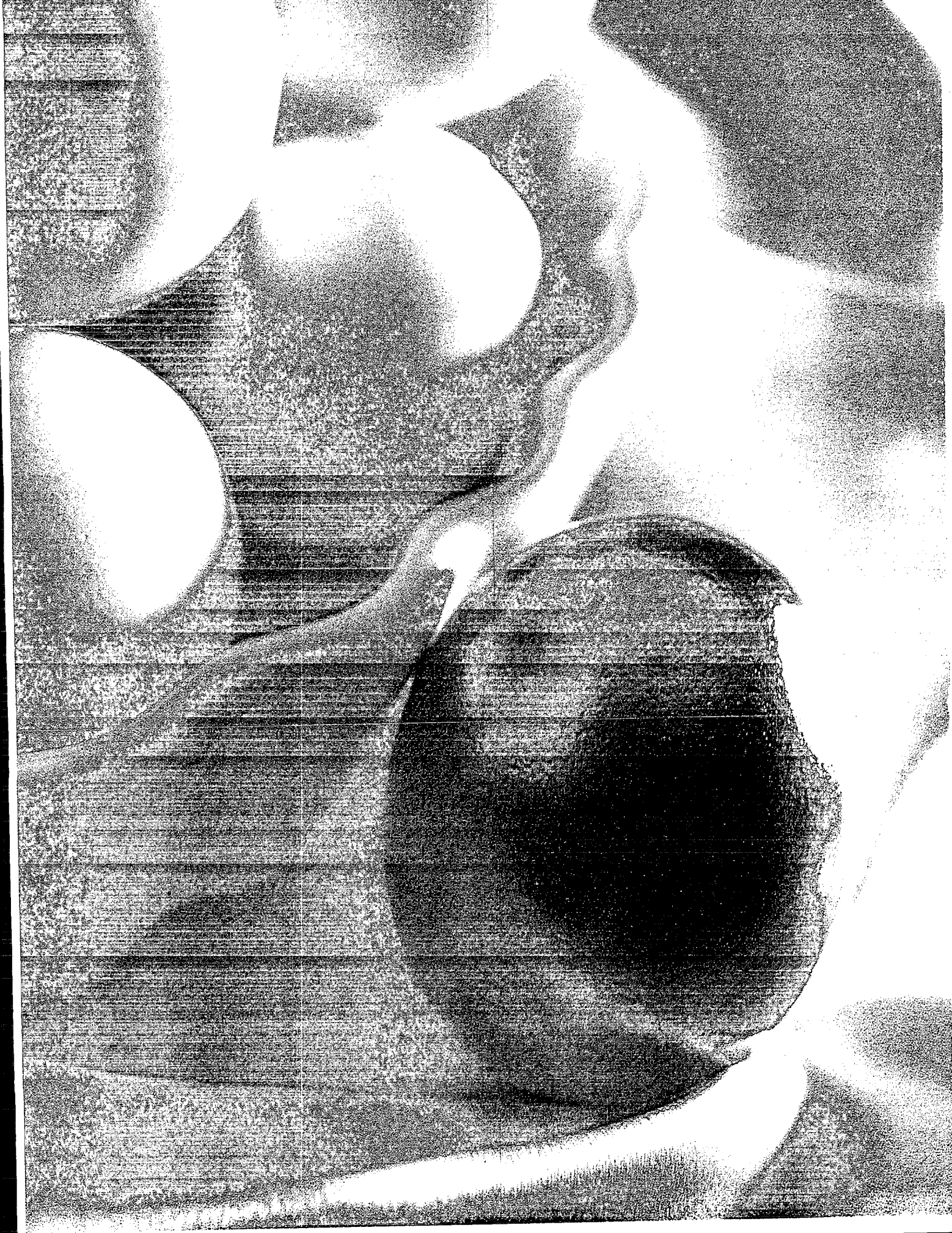
"WE SEE OURSELVES AS TRUSTED ADVISORS WHO USE FINANCIAL PLANNING TO HELP ASSESS NEEDS AND REACH FINANCIAL GOALS. THE DIFFERENCE IS THAT WE'RE SITTING ON THE SAME SIDE OF THE TABLE AS THE CLIENT. WE'RE NOT TRYING TO SELL PROPRIETARY PRODUCTS THAT BENEFIT US — WE'RE FINDING SOLUTIONS THAT WORK BEST FOR OUR CUSTOMERS."

— Rod Pitts, Senior Vice President

Can I find investment options that really stand out?

*Yes you can.*

The news is spreading. As INTRUST locations continue to spring up across the state of Kansas and into Oklahoma, customers throughout the region are recognizing INTRUST as the premier provider of investment solutions for individuals and businesses. Providing access to world-class funds and fund managers, while remaining product-neutral, allows INTRUST to maintain the highest level of objectivity. This objectivity is only one way INTRUST is distinguishing itself in the marketplace.



## Growing our customers and our services.

For individual investors, INTRUST Wealth Management has become a recognized leader in the areas it serves, providing comprehensive portfolio management, individual stock purchases and more. With products and services tailored to meet diverse needs, INTRUST can offer expert advice, while allowing customers to make their own choices regarding their investment options.

In addition to continued product development, INTRUST also incorporated several technological advances that have improved the way we serve our customers. Of primary note is our part ownership of SunGard Wealth Management Services (SWMS), which was formed in 2001. Our alliance with SWMS provides the technological capabilities necessary to compete in today's investment arena. The addition of real-time access to financial data, as well as a number of other value-added services, puts INTRUST in a leadership position among our competitors. It frees our investment

professionals to concentrate on being world-class relationship managers who will continually go the extra mile for our customers.

During 2001, we also completed a major expansion and development of the INTRUST investments Internet site. Thanks to new technology, customers can now access their investment accounts on the Internet, as well as utilize specialized calculators, investment education tools and articles. Other investment education programs have been implemented through NestEgg University, which offers a variety of programs designed to entertain, educate and motivate customers to take action regarding their financial future. We will continue to expand these programs in 2002.



Tom Gangel  
Senior Vice President  
Investments



Troy Jordan  
Senior Vice President  
Institutional Wealth  
Management



Rod Pitts  
Senior Vice President  
Private Wealth  
Management



## OUR PEOPLE MAKE THE DIFFERENCE.

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For several years, INTRUST has been working to assemble a strong team of investment professionals, focused on providing the highest possible level of service to our customers. We have continued to attract talented, knowledgeable individuals because of our commitment to service. INTRUST professionals know that strong customer relationships are the key to future growth, and that we can only build those relationships through experience and proven performance, and by focusing on our customers' needs.

In Kansas City, for instance, our investment professionals have found themselves becoming key players amidst a sea of investment firms. INTRUST is recognized for delivering superior advice and products to the marketplace. As we move forward, we plan to begin offering Private Wealth Management services to Kansas City residents to make further impact in that market.

Through NestEgg Consulting, INTRUST provides support for employee benefit products to more than 50,000 employees in all 50 states and Puerto Rico. NestEgg supplies enrollment education, ongoing investment education, and debt and savings management services. The NestEgg company is building a strong reputation for quality and responsiveness in the delivery of these key services.

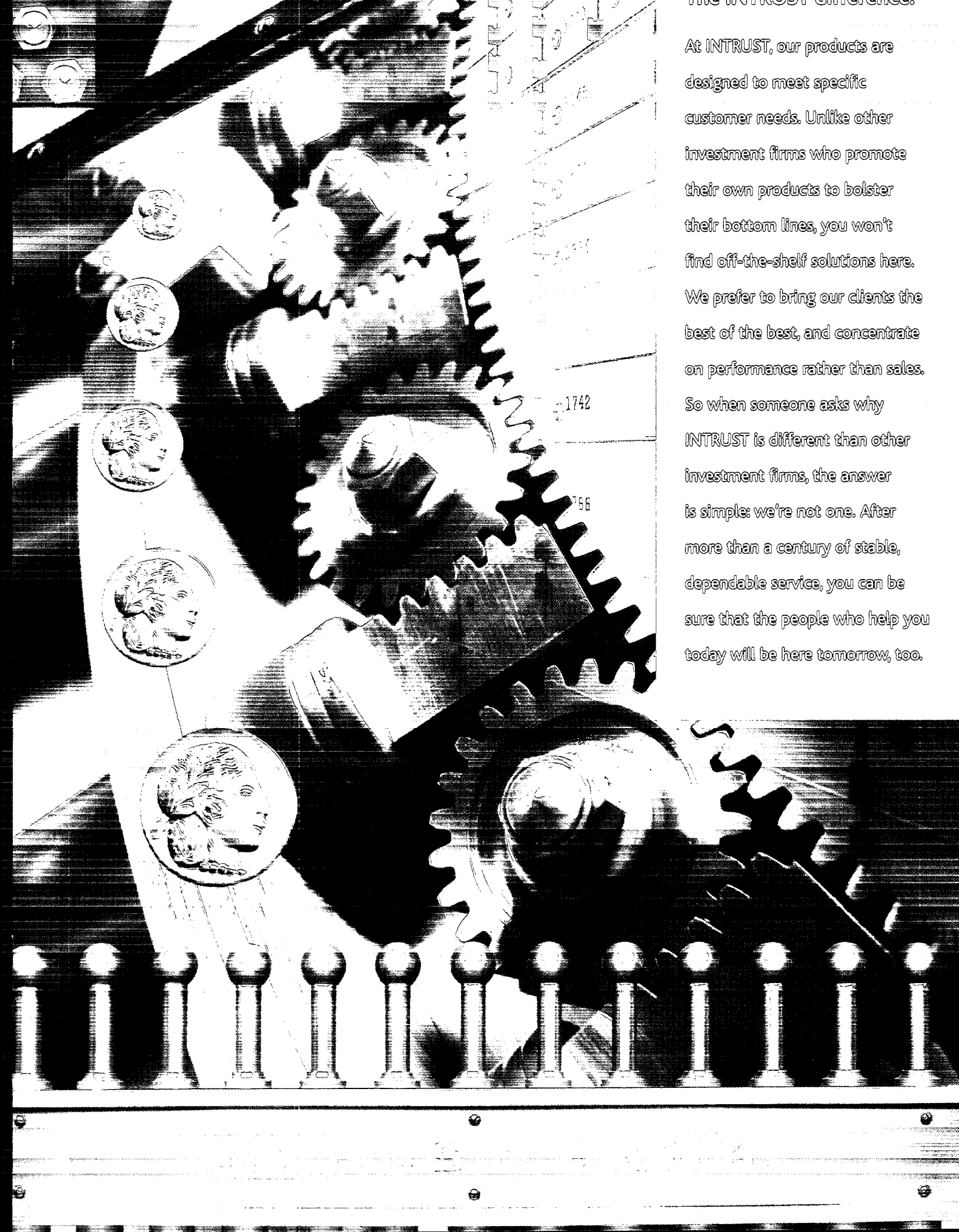
### **Significantly expanded investment services in Northeast Kansas**

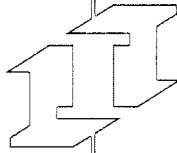
Established partnership with  
**SunGard Wealth Management Services**

**Introduced Trusted Advisor program  
to enhance customer service**

THE INTRUST difference.

At INTRUST, our products are designed to meet specific customer needs. Unlike other investment firms who promote their own products to bolster their bottom lines, you won't find off-the-shelf solutions here. We prefer to bring our clients the best of the best, and concentrate on performance rather than sales. So when someone asks why INTRUST is different than other investment firms, the answer is simple: we're not one. After more than a century of stable, dependable service, you can be sure that the people who help you today will be here tomorrow, too.





# PERSONAL

"AT INTRUST, 'YES YOU CAN' ISN'T JUST A THEME WE BELIEVE IT IS THE RIGHT APPROACH TO DOING BUSINESS. THAT'S WHY WE HIRE ONLY THE BEST PEOPLE AND OFFER ONLY THE HIGHEST QUALITY PRODUCTS. WE HAVE TO LIVE UP TO THAT CREDO AND STRIVE TO DELIVER A 'YES YOU CAN' ATTITUDE EVERY DAY. AFTER ALL, THAT'S WHAT CUSTOMERS SHOULD EXPECT FROM A BANK."

— Ron Baldwin, Vice Chairman

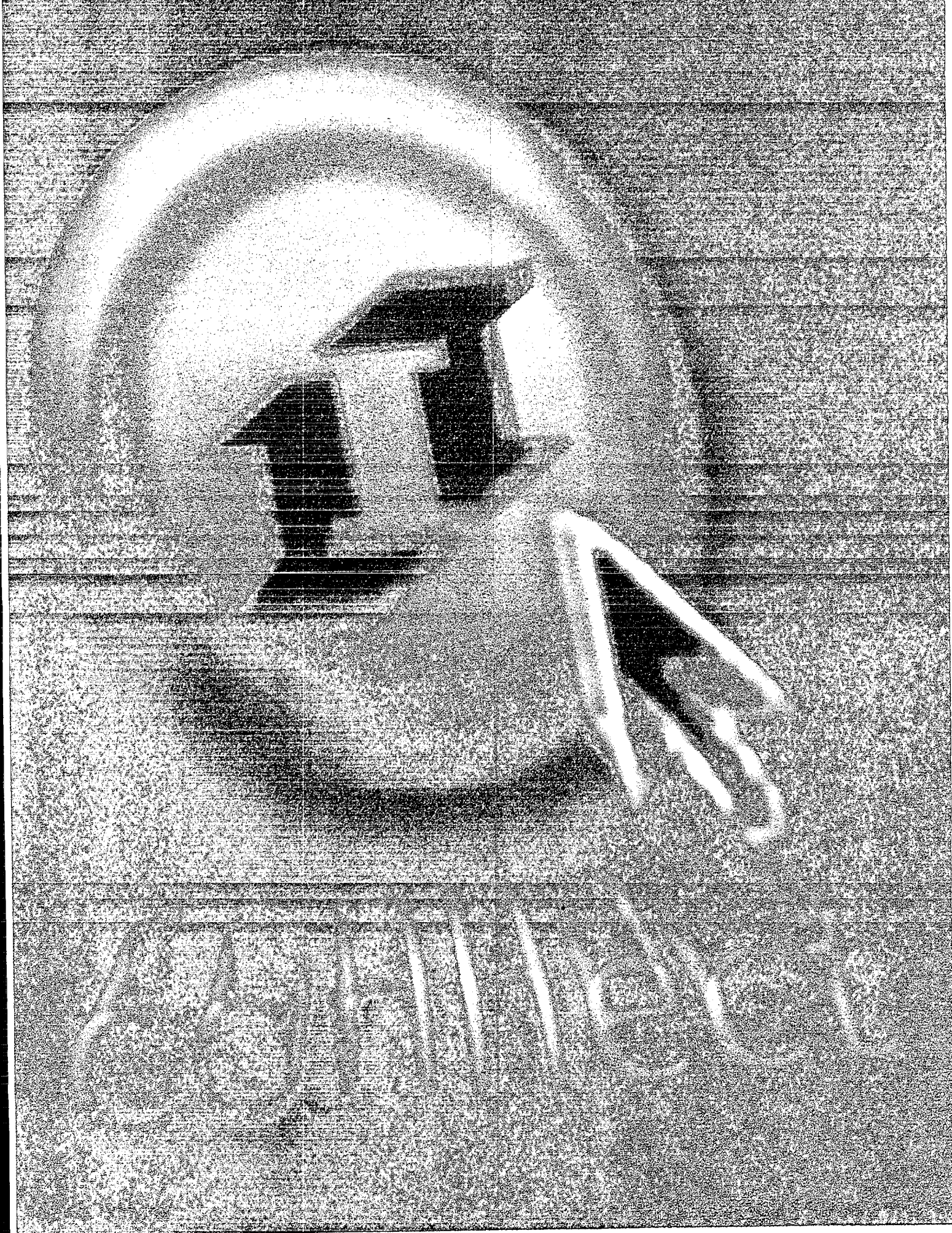
Can I find a bank that combines convenience with great service and a positive attitude?

*Yes you can.*

INTRUST Bank continues to provide the most convenient and accessible personal banking options available, with 47 locations, a 24-hour phone bank, online access, more than 100 ATMs, and full-service branches inside grocery stores. These delivery systems mean little without the support of INTRUST employees, who demonstrate their commitment to service each and every day. INTRUST's core message, *Yes You Can*, captures the essence of this attitude, encouraging INTRUST employees at every level to commit to finding win-win solutions for their customers. Reinforcing this message in 2001, our marketing effort incorporated original music by well-known performer Charlie Daniels and images that communicate INTRUST's "can-do" spirit.



Ron Baldwin,  
Vice Chairman





## Commitment

### Branches keep building on value and service.

Despite demands for new and better ways of accessing their accounts, customers still place great value on the personal service offered by their neighborhood banks. As INTRUST continues to construct new branches across Kansas and Oklahoma, the bank is also expanding its service offerings at these locations. One result of this expansion is an increase in consumer lending. As expected, record-low interest rates had a tremendous impact on consumer lending as homeowners took advantage of refinancing opportunities.

*"INTRUST has always been a leader in its commitment to the community, but now others are stepping in to help, which we think is wonderful. It allows us to look ahead and continue to expand our programs in this and other communities we serve."*

Janet Lloyd-Williams, Senior Vice President

In an effort to offer an even greater array of services to its customers, INTRUST also introduced two new services during 2001. Free Checking and INTRUST Bounce Blocker® products complement existing product lines and provide even more customer choice. Both products saw rapid acceptance, and have exceeded first-year expectations.

Underscoring all of these activities, of course, is an emphasis on delivering positive, friendly service to the customers – and communities – INTRUST serves. As in years past, INTRUST continued to support a myriad of community programs, many aimed at low- and moderate-income families. Educational efforts, both in schools and through community outreach programs, help educate consumers on financial basics. Programs such as Center City Organized Revitalization Effort (CORE) and Community Housing Services, which INTRUST supports, focus on economic development initiatives and provide low-interest loans to those who might not otherwise qualify for assistance. INTRUST takes its responsibility to the community very seriously, and these programs allow the bank to give back to the communities who have supported us over the years.



## THE ULTIMATE IN BANKING CONVENIENCE.

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As consumers continue to demand non-traditional methods of accessing their accounts, INTRUST has consistently risen to the occasion. The introduction of debit card services, which offered an alternative to checks, and the development of INTRUST Online are two recent examples. Easy, 24-hour access and accurate, real-time data make online banking the ultimate in banking convenience.

INTRUST's Bankcard Division has experienced steady growth, with the growing acceptance of debit card options responsible for a 27 percent increase in debit card volume. INTRUST is also the exclusive source for the University of Kansas, Kansas State University and Wichita State University affinity cards, allowing students, fans, friends and alumni to show support for their favorite school.

INTRUST Online has also continued to grow, with the number of active online customers increasing by 32 percent during 2001. More customers are taking advantage of online banking services and FetchMyStuff®, INTRUST's Internet aggregation application. Thanks to recent upgrades, customers can also utilize Quicken® and Microsoft Money® software in conjunction with their online account access. These developments, as well as additional expansion of INTRUST Online during 2001, stand as a testament to the bank's capabilities, as well as its commitment to providing the latest technology to the customers we serve.

Low interest rates resulted in a refinancing boom that significantly increased year-end performance

Maintained "Best Bank" status and "Top-of-Mind" name awareness in the Wichita area

Achieved 96 percent score for overall customer satisfaction

## KANSAS

### Clay Center

615 Court • (785) 632-4100  
Key Market Contact: Phil Kasper

### El Dorado

100 S. Main • (316) 321-1640  
700 N. Main (Dillons) • (316) 321-8939  
Key Market Contact: Ed Gard

### Emporia

715 Merchant • (620) 340-6200  
Key Market Contact: Mike Tovar

### Eureka

401 N. Main • (620) 583-3600  
Key Market Contact: Sam Milner

### Holton

129 W. 4th Street • (785) 364-5657  
Key Market Contact: Connie Brown

### Iola

10 N. Sycamore • (620) 365-4500  
Key Market Contact: Kary Borden

### Kansas City Metro Area

104 E. Main, Gardner • (913) 856-8809  
11108 Antioch Road, Overland Park • (913) 385-8247  
8682 W. 133rd Street, Overland Park (Opening Fall 2002)  
4000 Somerset, Prairie Village • (913) 385-8200  
7405 Quivira (Dillons), Shawnee • (913) 385-8235  
Key Market Contact: Stan Ricketts

### Lawrence

544 Columbia Dr. • (785) 830-2600  
901 Vermont • (785) 830-2612  
Key Market Contact: Mike Maddox

### Manhattan

630 Humboldt • (785) 565-5400  
2706 Anderson (Opening Spring 2002)  
Key Market Contact: Terry Harts

### Ottawa

119 E. 3rd Street • (785) 229-7200  
Key Market Contact: Ed York

### Topeka

1035 S. Topeka Blvd. • (785) 431-5300  
Key Market Contact: Joe Fazio

### OKLAHOMA

100 S. Broadway, Moore • (405) 895-7054  
640 S.E. 4th, Moore (Wal-Mart Neighborhood Market) • (405) 895-7050  
500 N. Mustang, Mustang • (405) 895-7078  
5100 N.W. 10th, Oklahoma City • (405) 949-6500  
5909 N.W. Expressway, Oklahoma City • (405) 949-6586  
Key Market Contact: Mike Wynn

### WICHITA AREA

#### Traditional Branches

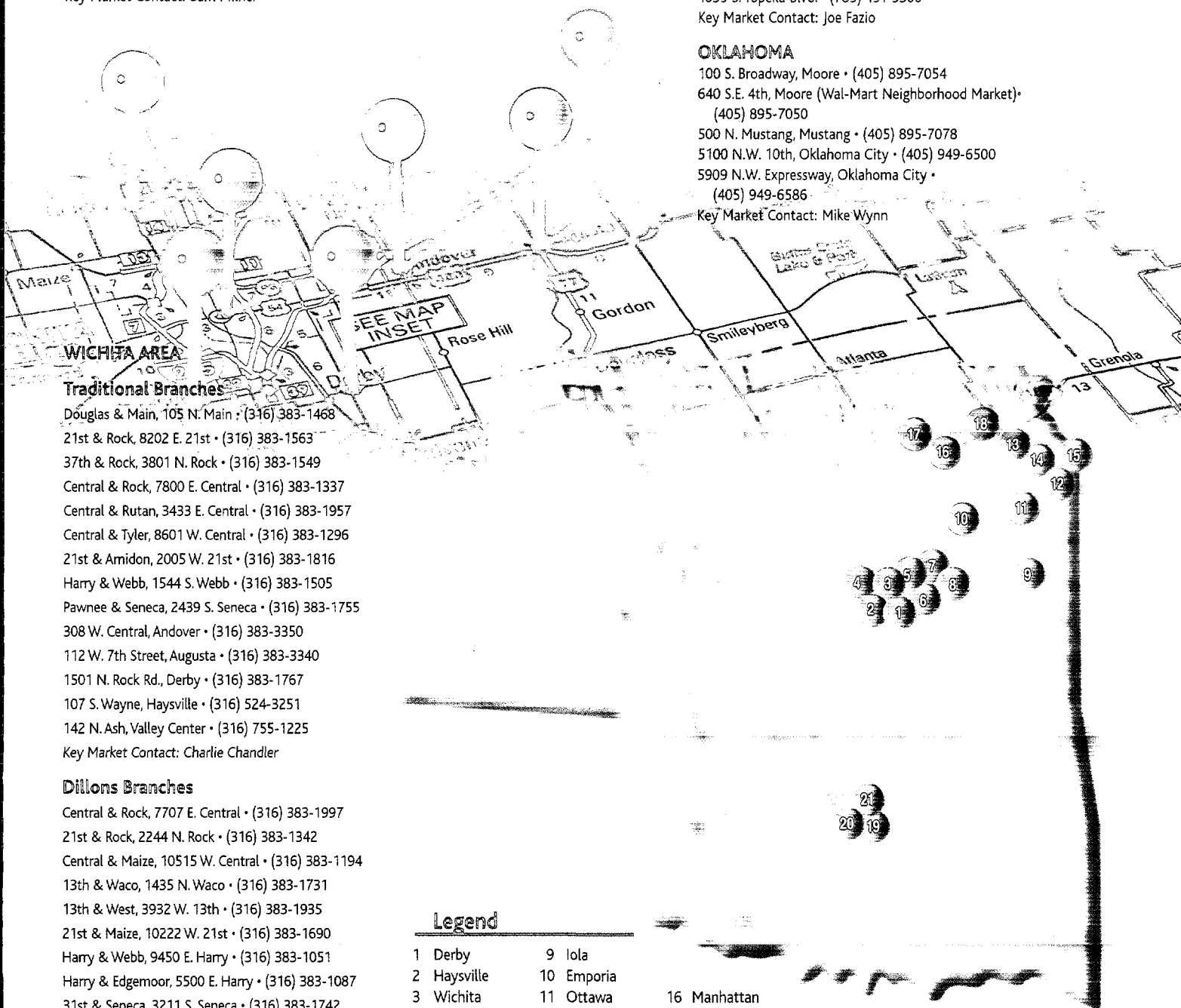
Douglas & Main, 105 N. Main • (316) 383-1468  
21st & Rock, 8202 E. 21st • (316) 383-1563  
37th & Rock, 3801 N. Rock • (316) 383-1549  
Central & Rock, 7800 E. Central • (316) 383-1337  
Central & Rutan, 3433 E. Central • (316) 383-1957  
Central & Tyler, 8601 W. Central • (316) 383-1296  
21st & Amidon, 2005 W. 21st • (316) 383-1816  
Harry & Webb, 1544 S. Webb • (316) 383-1505  
Pawnee & Seneca, 2439 S. Seneca • (316) 383-1755  
308 W. Central, Andover • (316) 383-3350  
112 W. 7th Street, Augusta • (316) 383-3340  
1501 N. Rock Rd., Derby • (316) 383-1767  
107 S. Wayne, Haysville • (316) 524-3251  
142 N. Ash, Valley Center • (316) 755-1225  
Key Market Contact: Charlie Chandler

#### Dillons Branches

Central & Rock, 7707 E. Central • (316) 383-1997  
21st & Rock, 2244 N. Rock • (316) 383-1342  
Central & Maize, 10515 W. Central • (316) 383-1194  
13th & Waco, 1435 N. Waco • (316) 383-1731  
13th & West, 3932 W. 13th • (316) 383-1935  
21st & Maize, 10222 W. 21st • (316) 383-1690  
Harry & Webb, 9450 E. Harry • (316) 383-1051  
Harry & Edgemoor, 5500 E. Harry • (316) 383-1087  
31st & Seneca, 3211 S. Seneca • (316) 383-1742  
47th & Broadway, 4747 S. Broadway • (316) 383-1096  
426 S. Andover Rd., Andover • (316) 383-1946  
317 N. Rock, Derby • (316) 383-1882  
Key Market Contact: Charlie Chandler

### Legend

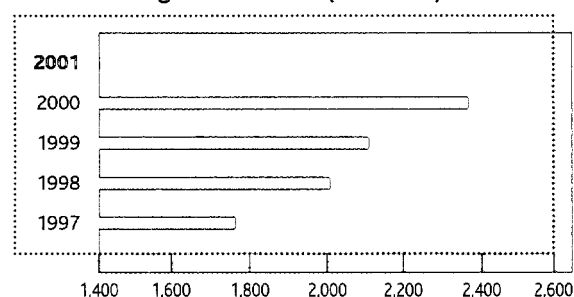
- |                 |                           |                   |
|-----------------|---------------------------|-------------------|
| 1 Derby         | 9 Iola                    | 16 Manhattan      |
| 2 Haysville     | 10 Emporia                | 17 Clay Center    |
| 3 Wichita       | 11 Ottawa                 | 18 Holton         |
| 4 Valley Center | 12 Gardner                | 19 Moore, Okla.   |
| 5 Andover       | 13 Topeka                 | 20 Mustang, Okla. |
| 6 Augusta       | 14 Lawrence               | 21 Oklahoma City  |
| 7 El Dorado     | 15 Kansas City Metro Area |                   |
| 8 Eureka        |                           |                   |



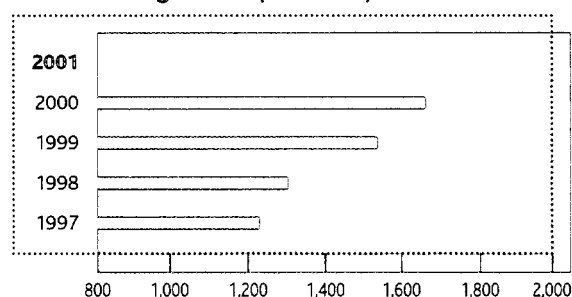
**INTRUST Financial Corporation Average Balance Sheets –  
Five Year Summary (Dollars in thousands)**

	Years ended December 31,				
<b>Assets</b>	<b>2001</b>	<b>2000</b>	<b>1999</b>	<b>1998</b>	<b>1997</b>
<b>Cash and cash equivalents:</b>					
Cash and due from banks	\$98,616	\$100,650	\$107,330	\$128,090	\$112,923
Federal funds sold	<u>73,894</u>	<u>40,901</u>	<u>43,943</u>	<u>121,146</u>	<u>43,961</u>
<b>Total cash and cash equivalents</b>	<b>172,510</b>	<b>141,551</b>	<b>151,273</b>	<b>249,236</b>	<b>156,884</b>
<b>Investment securities:</b>					
Taxable investment securities	433,755	427,654	370,931	343,512	266,962
Nontaxable investment securities	<u>10,464</u>	<u>10,579</u>	<u>12,954</u>	<u>16,186</u>	<u>20,640</u>
<b>Total investment securities</b>	<b>444,219</b>	<b>438,233</b>	<b>383,885</b>	<b>359,698</b>	<b>287,602</b>
<b>Loans net of allowance for loan losses</b>	<b>1,740,319</b>	<b>1,676,151</b>	<b>1,528,778</b>	<b>1,305,639</b>	<b>1,229,924</b>
<b>Buildings and equipment</b>	<b>47,603</b>	<b>40,927</b>	<b>32,486</b>	<b>26,984</b>	<b>27,821</b>
<b>Other assets</b>	<b><u>71,132</u></b>	<b><u>83,678</u></b>	<b><u>79,710</u></b>	<b><u>64,341</u></b>	<b><u>70,870</u></b>
<b>Total assets</b>	<b><u>\$2,475,783</u></b>	<b><u>\$2,380,540</u></b>	<b><u>\$2,176,132</u></b>	<b><u>\$2,005,898</u></b>	<b><u>\$1,773,101</u></b>
<b>Liabilities and Stockholders' Equity</b>					
<b>Deposits:</b>					
Demand	\$237,944	\$204,778	\$324,777	\$344,974	\$302,901
Savings and interest-bearing demand	842,876	873,650	723,303	643,555	567,264
Time	<u>775,329</u>	<u>734,623</u>	<u>624,729</u>	<u>550,898</u>	<u>555,129</u>
<b>Total deposits</b>	<b>1,856,149</b>	<b>1,813,051</b>	<b>1,672,809</b>	<b>1,539,427</b>	<b>1,425,294</b>
<b>Short-term borrowed funds</b>	<b>340,438</b>	<b>315,978</b>	<b>260,036</b>	<b>230,757</b>	<b>164,858</b>
<b>Long-term debt</b>	<b>67,025</b>	<b>68,085</b>	<b>79,889</b>	<b>80,808</b>	<b>33,627</b>
<b>Other liabilities</b>	<b><u>31,848</u></b>	<b><u>24,171</u></b>	<b><u>26,378</u></b>	<b><u>17,842</u></b>	<b><u>20,993</u></b>
<b>Total liabilities</b>	<b>2,295,460</b>	<b>2,221,285</b>	<b>2,039,112</b>	<b>1,868,834</b>	<b>1,644,772</b>
<b>Stockholders' equity</b>	<b><u>180,323</u></b>	<b><u>159,255</u></b>	<b><u>137,020</u></b>	<b><u>137,064</u></b>	<b><u>128,329</u></b>
<b>Total liabilities and stockholders' equity</b>	<b><u>\$2,475,783</u></b>	<b><u>\$2,380,540</u></b>	<b><u>\$2,176,132</u></b>	<b><u>\$2,005,898</u></b>	<b><u>\$1,773,101</u></b>

**Average Total Assets (\$ Millions)**



**Average Loans (\$ Millions)**

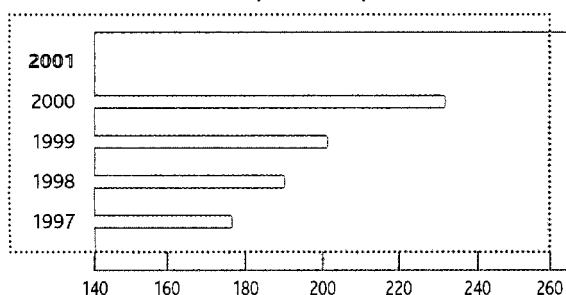




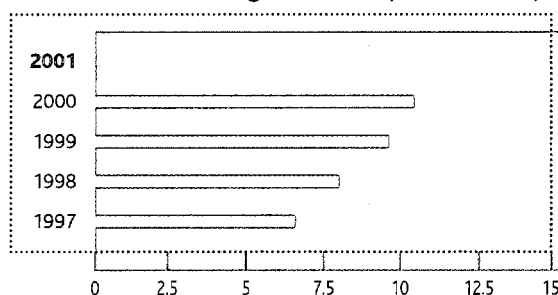
**INTRUST Financial Corporation Condensed Statements of Income –  
Five Year Summary (Dollars in thousands, except per share data)**

	2001	2000	1999	1998	1997
<b>Interest income:</b>					
Loans	\$141,080	\$153,792	\$131,082	\$119,077	\$112,236
Investment securities	25,057	26,705	21,865	21,251	17,794
Federal funds sold and other	<u>2,073</u>	<u>2,650</u>	<u>2,259</u>	<u>6,555</u>	<u>2,424</u>
<b>Total interest income</b>	<b>168,210</b>	<b>183,147</b>	<b>155,206</b>	<b>146,883</b>	<b>132,454</b>
<b>Interest expense:</b>					
Deposits	58,583	64,904	53,557	51,733	49,284
Federal funds purchased and securities sold under agreements to repurchase	10,067	16,525	11,131	10,613	7,879
Other indebtedness	<u>5,542</u>	<u>6,796</u>	<u>6,851</u>	<u>6,979</u>	<u>2,984</u>
<b>Total interest expense</b>	<b>74,192</b>	<b>88,225</b>	<b>71,539</b>	<b>69,325</b>	<b>60,147</b>
<b>Net interest income</b>	<b>94,018</b>	<b>94,922</b>	<b>83,667</b>	<b>77,558</b>	<b>72,307</b>
<b>Provision for loan losses and write-down of loans</b>	<b>13,105</b>	<b>10,620</b>	<b>10,940</b>	<b>11,090</b>	<b>12,885</b>
<b>Net interest income after provision for losses</b>	<b>80,913</b>	<b>84,302</b>	<b>72,727</b>	<b>66,468</b>	<b>59,422</b>
<b>Noninterest income:</b>					
Service charges	17,886	13,722	12,323	11,008	10,001
Fiduciary income	12,055	12,569	13,262	10,509	7,979
Credit card fees	10,035	10,536	9,204	8,824	13,019
Other income	<u>15,050</u>	<u>12,021</u>	<u>12,370</u>	<u>12,296</u>	<u>10,130</u>
<b>Total noninterest income</b>	<b>55,026</b>	<b>48,848</b>	<b>47,159</b>	<b>42,637</b>	<b>41,129</b>
<b>Noninterest expense:</b>					
Salaries and employee benefits	47,562	45,930	42,007	38,548	35,187
Net occupancy and equipment expense	13,793	11,850	10,619	9,081	8,819
Advertising and promotional activities	4,301	4,786	4,007	4,578	4,282
Data processing expense	5,454	5,441	4,692	3,961	3,605
Other expense	<u>22,468</u>	<u>23,468</u>	<u>21,765</u>	<u>21,213</u>	<u>22,734</u>
<b>Total noninterest expense</b>	<b>93,578</b>	<b>91,475</b>	<b>83,090</b>	<b>77,381</b>	<b>74,627</b>
<b>Income before provision for income taxes</b>	<b>42,361</b>	<b>41,675</b>	<b>36,796</b>	<b>31,724</b>	<b>25,924</b>
<b>Provision for income taxes</b>	<b>15,842</b>	<b>16,540</b>	<b>14,338</b>	<b>12,190</b>	<b>9,260</b>
<b>Net income</b>	<b>\$26,519</b>	<b>\$25,135</b>	<b>\$22,458</b>	<b>\$19,534</b>	<b>\$16,664</b>
<b>Per share data:</b>					
<b>Basic earnings per share</b>	<b>\$11.31</b>	<b>\$10.60</b>	<b>\$10.98</b>	<b>\$9.10</b>	<b>\$7.60</b>
<b>Diluted earnings per share</b>	<b>\$11.20</b>	<b>\$10.50</b>	<b>\$ 9.48</b>	<b>\$7.90</b>	<b>\$6.74</b>

**Total Revenue (\$ Millions)**



**Diluted Earnings Per Share (Dollars/Share)**



**INTRUST Financial Corporation**  
**105 North Main**  
**Wichita, KS 67202-1412**  
**(316) 383-1111**

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Debra Duncan, Vice President

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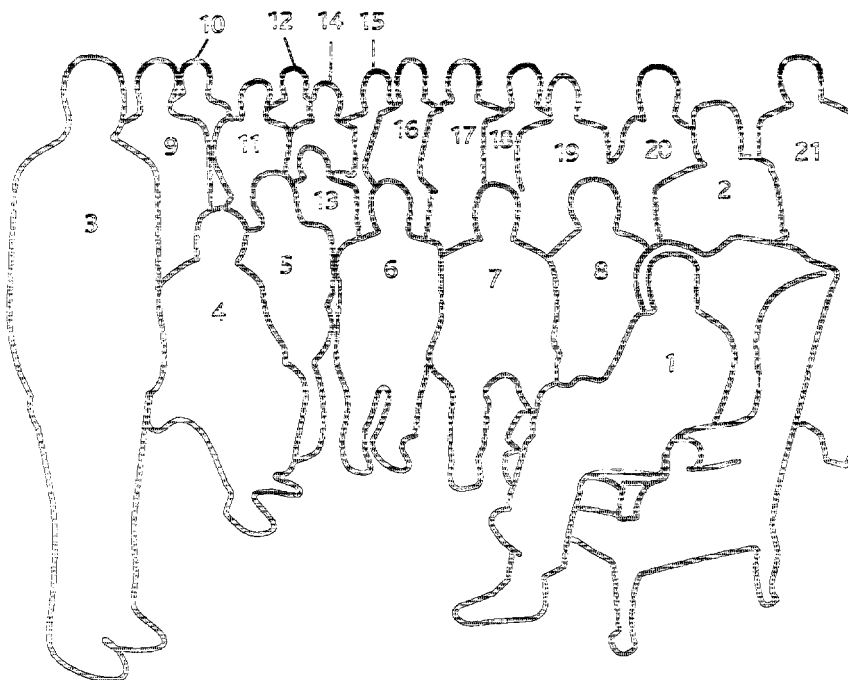
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**(316) 383-1043**

Hugo Ernst, President  
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**INTRUST Financial Services Inc.**  
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**Wichita, KS 67202**  
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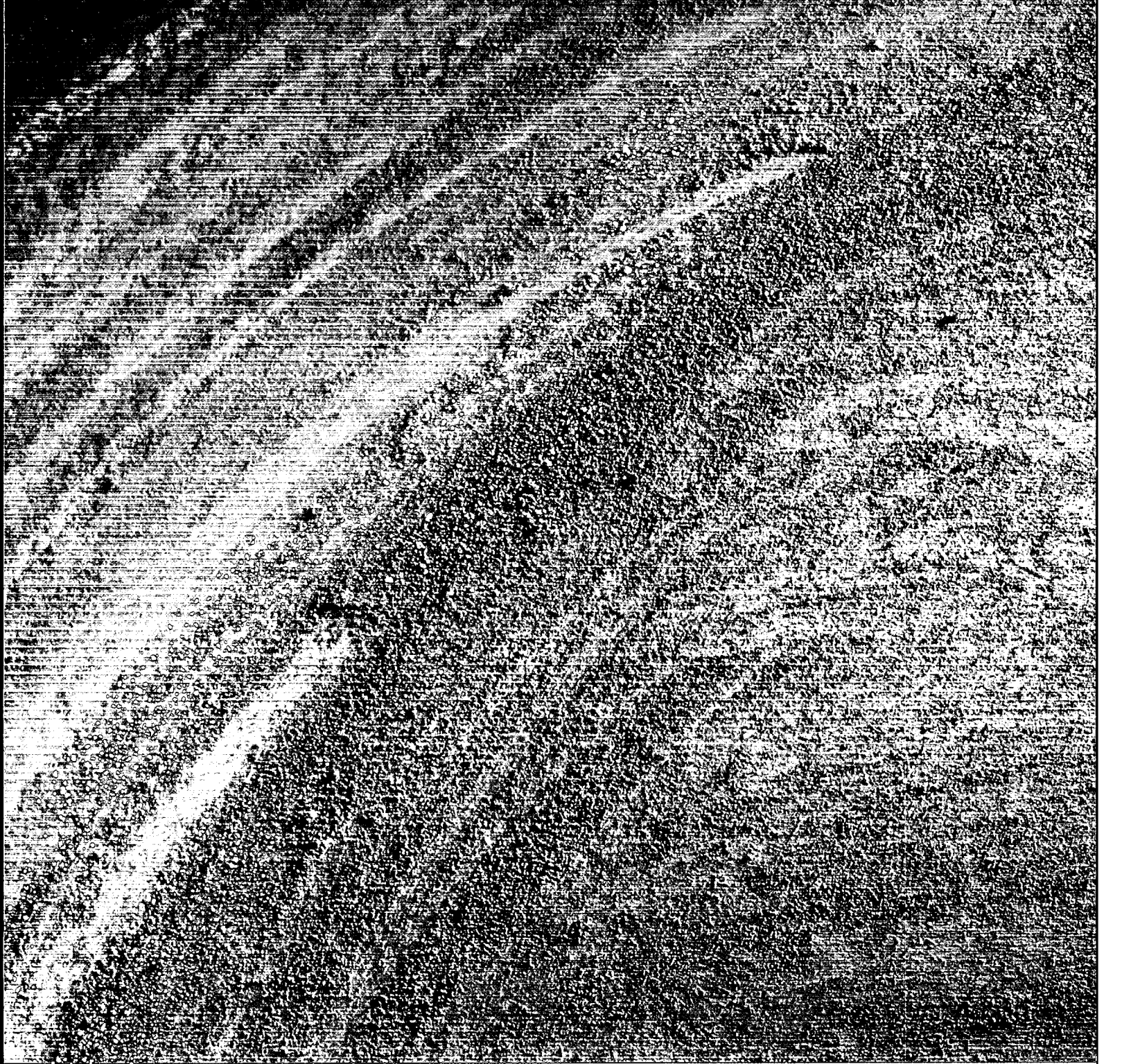


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